

Information to identify the case:

Debtor 1	<u>Michael Vazquez</u>	Social Security number or ITIN	xxx-xx-0360
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laura Vazquez</u>	Social Security number or ITIN	xxx-xx-3787
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-11560-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Vazquez

Laura Vazquez

4/30/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael Vazquez
 Laura Vazquez
 Debtors

Case No. 19-11560-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 40

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db/jdb #+Michael Vazquez, Laura Vazquez, 46 Ella Street, Bloomfield, NJ 07003-4718
 517987938 +BAC Home Loans Serv LP, 4909 Savarese Circle, Tampa, FL 33634-2413
 517987942 +Capital One, POB 978, Wood Dale, IL 60191-0978
 517987943 Capital One, POB978, Wood Dale, IL 60191
 517987944 +Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
 517987946 CitiBank, PO Box 9001037, Louisville, KY 40290-1037
 517987947 CitiBank, PO Box 9001037, Sebago, ME 04029-1037
 517987950 +GMAC Mortgage, 3451 Hammond Avenue, Waterloo, IA 50702-5300
 517987951 +GMFNANCIAL, POB 181145, Arlington, TX 76096-1145
 517987954 +Loan Depot, 26642 Towne Centre Dr, Cenlar FDB, Foothill Ranch, CA 92610-2808
 517987955 +Loan Depot Mortgage, PO Box 77404, Trenton, NJ 08628-6404
 517987957 Nationstar DBA Mr. Cooper, PO Box 199111, Dallas, TX 75235
 517987958 PNC, PO Box 856177, Louisville, KY 40285-6177
 517987959 +PNC Bank, NA, PO Box 3180, Pittsburgh, PA 15230-3180
 517987961 +PR Telephone Co, PO Box 70367, San Juan, PR 00936-8367
 517987962 Prosper Funding Loan, 221 Main Street, Suite 300, Daly City, CA 94015
 517987963 +Prosper Marketplace Inc, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
 517987964 +Sunoco/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 517987970 +Vacation Village, 3001 Parkway Blvd, Kissimmee, FL 34747-4547
 517987971 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 30 2019 23:59:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 30 2019 23:59:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM May 01 2019 03:18:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517987939 EDI: BANKAMER.COM May 01 2019 03:18:00 Bank of America, DE5-019-03-07,
 4060 Ogletown/Stanton Rd, Newark, DE 19714
 517987940 +EDI: BANKAMER.COM May 01 2019 03:18:00 Bank of America, NA, 450 American Street,
 Simi Valley, CA 93065-6285
 517987941 +EDI: TSYS2.COM May 01 2019 03:18:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 517987945 +EDI: CHASE.COM May 01 2019 03:23:00 Chase Card, 201 N Walnut St/DE1-1027,
 Wilmington, DE 19801-2901
 517987948 +EDI: WFNNB.COM May 01 2019 03:18:00 Comenity Bank/Dots, PO Box 182789,
 Columbus, OH 43218-2789
 517987949 +EDI: RCSDELL.COM May 01 2019 03:18:00 DFS/Webbank, PO BOX 81607, Austin, TX 78708-1607
 517987952 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com May 01 2019 00:00:49
 JH Portfolio Debt Equities, 5757 Phantom Dr, Suite 225, JH Capital Group,
 Hazelwood, MO 63042-2429
 517987953 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com May 01 2019 00:00:49
 JH Portfolio Debt Equities LLC, 5757 Phantom Drive, Suite 225, JH Capital Group,
 Hazelwood, MO 63042-2429
 517987956 EDI: RMSC.COM May 01 2019 03:18:00 Modell's, PO Box 960014, Orlando, FL 32896-0014
 517987960 EDI: PRA.COM May 01 2019 03:18:00 Portfolio Recovery Associates,
 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
 517987965 EDI: RMSC.COM May 01 2019 03:18:00 SYNCEB/Care Credit, PO Box 965036,
 Orlando, FL 32896-0061
 517987966 +EDI: RMSC.COM May 01 2019 03:18:00 SYNCEB/JC Pennys, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 517987967 +EDI: RMSC.COM May 01 2019 03:18:00 SYNCEB/MODELL DC, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 517987968 +EDI: RMSC.COM May 01 2019 03:18:00 SYNCEB/PC Richards, PO Box 965036,
 Orlando, FL 32896-5036
 517987969 +EDI: RMSC.COM May 01 2019 03:18:00 SYNCEB/TJX, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 517990118 +EDI: RMSC.COM May 01 2019 03:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517987972 +EDI: WFFC.COM May 01 2019 03:18:00 Wells Fargo Bank Auto, PO Box 29704,
 Phoenix, AZ 85038-9704

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 40

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LoanDepot.com, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal,
nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
Eric Raymond Perkins eperkins@mdmc-law.com,
nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
Joseph A. Fortunato on behalf of Debtor Michael Vazquez josephfortunato@verizon.net
Joseph A. Fortunato on behalf of Joint Debtor Laura Vazquez josephfortunato@verizon.net
Rebecca Ann Solarz on behalf of Creditor LoanDepot.com, LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7